

Information to identify the case:

Debtor 1	<u>Reginald Sainte-Rose</u>	Social Security number or ITIN	xxx-xx-2478
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Naeemah Sainte-Rose</u>	Social Security number or ITIN	xxx-xx-0924
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-25152-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Reginald Sainte-Rose

Naeemah Sainte-Rose
aka Naeemah Kai Sainte-Rose

11/6/23

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Reginald Sainte-Rose
Naeemah Sainte-Rose
Debtors

Case No. 16-25152-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 06, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road, Glen Gardner, NJ 08826-2203
lm	+ Cenlar, 7 Graphics Drive, Ewing, NJ 08628-1547
516327574	+ Bank Of America, c/o Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Ste 104, Voorhees, NJ 08043-4317
516327577	+ Cap 1/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516327588	+ Faloni & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592
517029061	+ Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327595	+ NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08601-0136
518249966	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 06 2023 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 06 2023 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: BKelectronicnotices@cenlar.com	Nov 06 2023 21:01:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516506263	EDI: GMACFS.COM	Nov 07 2023 01:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516327572	+ EDI: GMACFS.COM	Nov 07 2023 01:36:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516327573	+ EDI: CITICORP.COM	Nov 07 2023 01:36:00	Amex Dsnb, PO Box 8218, Mason, OH 45040-8218
516327576	EDI: BANKAMER.COM	Nov 07 2023 01:36:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
516327575	EDI: BANKAMER.COM	Nov 07 2023 01:36:00	Bank of America, PO Box 982235, El Paso, TX 79998
516532077	+ EDI: BANKAMER2.COM	Nov 07 2023 01:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516432080	Email/PDF: resurgentbknotifications@resurgent.com	Nov 06 2023 21:10:22	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516803207	Email/Text: BKelectronicnotices@cenlar.com	Nov 06 2023 21:01:00	Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618
516327578	EDI: CAPITALONE.COM		

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		Nov 07 2023 01:36:00	Cap One NA, PO Box 71083, Charlotte, NC 28272-1083
516361777	EDI: CAPITALONE.COM		
		Nov 07 2023 01:36:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516327579	+ Email/Text: clientservices@credit-control.com		
		Nov 06 2023 21:02:00	Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
516327581	+ EDI: CITICORP.COM		
		Nov 07 2023 01:36:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516327582	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 06 2023 21:02:00	Citifinancial, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
516327585	EDI: CITICORP.COM		
		Nov 07 2023 01:36:00	Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516543191	EDI: Q3G.COM		
		Nov 07 2023 01:36:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516339221	EDI: DISCOVER.COM		
		Nov 07 2023 01:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516327583	+ EDI: DISCOVER.COM		
		Nov 07 2023 01:36:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516327587	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com		
		Nov 06 2023 21:02:00	Enerbank Usa, 1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658
516327589	+ EDI: CITICORP.COM		
		Nov 07 2023 01:36:00	Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516437154	+ Email/Text: Bankruptcy@absoluteresolutions.com		
		Nov 06 2023 21:01:00	Icon Equities LLC, c/o Absolute Resolutions Corp., 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
516327590	+ EDI: IRS.COM		
		Nov 07 2023 01:36:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516327580	EDI: JPMORGANCHASE		
		Nov 07 2023 01:36:00	Chase Card, PO Box 15298, Wilmington, DE 19850
516327591	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 06 2023 21:01:00	Lakeview Loan Servicing, 4425 Ponce de Leon Blvd., MS 5-251, Coral Gables, FL 33146-1837
516497933	+ Email/Text: BKelectronicnotices@cenlar.com		
		Nov 06 2023 21:01:00	Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517743575	Email/Text: camanagement@mtb.com		
		Nov 06 2023 21:02:00	M&T Bank, PO Box 840, Buffalo, NY 14240
516454439	Email/Text: bankruptcynotice@nymcu.org		
		Nov 06 2023 21:03:00	MUNICIPAL CREDIT UNION, COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
516327592	Email/Text: bankruptcynotice@nymcu.org		
		Nov 06 2023 21:03:00	Municipal Credit Union, 185 Montague St, Brooklyn, NY 11201
516456953	+ Email/Text: bankruptcydpt@mcmcg.com		
		Nov 06 2023 21:02:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516336403	Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Nov 06 2023 21:01:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
516327593	Email/Text: NissanBKNotices@nationalbankruptcy.com		
		Nov 06 2023 21:01:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
516858097	EDI: PRA.COM		
		Nov 07 2023 01:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
516858098	EDI: PRA.COM		
		Nov 07 2023 01:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

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516548076	EDI: PRA.COM	Nov 07 2023 01:36:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516327597	^ MEBN	Nov 06 2023 20:51:25	Prosper Funding, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
516548512	+ Email/Text: bncmail@w-legal.com	Nov 06 2023 21:02:00	Prosper Marketplace Inc., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516364390	EDI: Q3G.COM	Nov 07 2023 01:36:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
516369906	EDI: AGFINANCE.COM	Nov 07 2023 01:36:00	SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516327598	EDI: AGFINANCE.COM	Nov 07 2023 01:36:00	Springleaf Financial, 601 NW 2nd St, Evansville, IN 47708
516327594	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 06 2023 21:01:00	NJ Division of Taxation, 50 Barracks Street, PO Box 269, Trenton, NJ 08695
516327599	+ EDI: CITICORP.COM	Nov 07 2023 01:36:00	Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497
516327600	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 06 2023 20:59:52	Synchrony Bank, c/o Cach LLC, 4340 S Monaco Street, Denver, CO 80237-3485
518696749	+ EDI: RMSC.COM	Nov 07 2023 01:36:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516327601	+ EDI: WFFC2	Nov 07 2023 01:36:00	Wfds/wds, PO Box 1697, Winterville, NC 28590-1697
516327602	+ Email/Text: bkfilings@zwickercp.com	Nov 06 2023 21:03:00	Zwicker & Associates, P.C., 1105 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4312
TOTAL: 47			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366
516327586	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516327584	*+	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517029062	*+	Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516327596	*+	NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136, Trenton, NJ 08601-0136

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor LakeView Loan Servicing LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dnj@pbslaw.org
William S. Wolfson	on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net
William S. Wolfson	on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 11